Certificate Number: 14424-NJ-DE-036327375

Bankruptcy Case Number: 22-10692



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>February 13, 2022</u>, at <u>3:36</u> o'clock <u>PM EST</u>, <u>John Roberts</u> completed a course on personal financial management given <u>by internet</u> by <u>BK Class Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: February 13, 2022 By: /s/Edsie Lim

Name: Edsie Lim

Title: <u>Certified Personal Finance Counselor</u>